

Information to identify the case:

Debtor 1	<u>Alan C. McGuire</u>	Social Security number or ITIN	xxx-xx-2518
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Rebecca S. McGuire</u>	Social Security number or ITIN	xxx-xx-6498
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-21610-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alan C. McGuire

Rebecca S. McGuire

12/22/16

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Alan C. McGuire
 Rebecca S. McGuire
 Debtors

Case No. 15-21610-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 318

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 Total Noticed: 62

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db/jdb
 cr +Alan C. McGuire, Rebecca S. McGuire, 225 Osceola Drive, Bridgeville, PA 15017-1941
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +PNC BANK, NATIONAL ASSOCIATION, 3232 Newark Drive, Miamisburg, OH 45342-5421
 14039866 +Albert McGuire, 2049 Spring Hill Road, Pittsburgh, PA 15243-1464
 14039867 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
 14039868 +Becket & Lee LLP, 16 General Warren Boulevard, Attn: Thomas E. Lee III,
 Malvern, PA 19355-1245
 14080523 +Borough of Bridgeville, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14080524 +Borough of Bridgeville/Chartiers Valley SD, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14039869 +Bridgeville Borough, Chartiers Valley School District, C/O Central Tax Bureau of PA, Inc.,
 10 Emerson Lane, Suite 804, Bridgeville, PA 15017-3461
 14039873 +CBNA/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 14039878 ++REDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
 (address filed with court: Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374)
 14039871 +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907
 14039881 +GC Services Limited Partnership, Collection Agency Divison, 6330 Gulfton,
 Houston, TX 77081-1108
 14039890 +Integrity Financial Partners, Inc., PO Box 11530, Overland Park, KS 66207-4230
 14039892 Kohls/Capital One, N56 West 1700 Ridgewood Drive, Menomonee Falls, WI 53051
 14039898 +NCO Financial Systems, Inc., PO Box 12100, Department 64, Trenton, NJ 08650-2100
 14104949 +PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14039901 +PNC Mortgage, 6 North Main Street, Dayton, OH 45402-1908
 14039900 #+Patenaude & Felix, 213 East Main Street, Carnegie, PA 15106-2701
 14039906 +Regional Adjustment Bureau, Inc., P.O. Box 2209, Addison, TX 75001-2209

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Dec 23 2016 01:48:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2016 02:05:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14052497 +EDI: BASSASSOC.COM Dec 23 2016 01:48:00 Bass & Associates, 3936 E. Fort Lowell Road,
 Suite 200, Tucson, AZ 85712-1083
 14039870 +E-mail/Text: notices@burt-law.com Dec 23 2016 02:06:25 Burton Neil & Associates,
 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
 14039872 +EDI: BASSASSOC.COM Dec 23 2016 01:48:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 14039874 +EDI: CHASE.COM Dec 23 2016 01:48:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 14039875 +EDI: CHASE.COM Dec 23 2016 01:48:00 Chase-BP, Po Box 15298, Wilmington, DE 19850-5298
 14039876 +EDI: CITICORP.COM Dec 23 2016 01:48:00 Citgo, Po Box 6497, Sioux Falls, SD 57117-6497
 14039877 +EDI: CITICORP.COM Dec 23 2016 01:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14039879 EDI: BASSASSOC.COM Dec 23 2016 01:48:00 ECAST FOB HRS USA, Bass & Associates, P.C.,
 3936 E Ft Lowell Rd Ste 200, Tucson, AZ 85712-1083
 14039880 +EDI: FSAE.COM Dec 23 2016 01:48:00 First Source, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 14039882 +EDI: RMSC.COM Dec 23 2016 01:48:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,
 Miami, FL 33131-1605
 14039883 EDI: RMSC.COM Dec 23 2016 01:48:00 GE Money Bank/JCPenney, Po Box 984100,
 El Paso, TX 79998
 14039884 EDI: RMSC.COM Dec 23 2016 01:48:00 GE Money Bank/Lowes, Po Box 103065,
 Roswell, GA 30076
 14039885 +EDI: RMSC.COM Dec 23 2016 01:48:00 GE Money Bank/QVC, Po Box 971402,
 El Paso, TX 79997-1402
 14039887 EDI: HFC.COM Dec 23 2016 01:48:00 HSBC/Bestbuy, Po Box 15519, Wilmington, DE 19850
 14039886 +EDI: BASSASSOC.COM Dec 23 2016 01:48:00 HSBC BANK NEVADA, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
 14039888 +EDI: HFC.COM Dec 23 2016 01:48:00 HSBC/Boscovs, Po Box 4274, Reading, PA 19606-0674
 14039889 +EDI: IIC9.COM Dec 23 2016 01:48:00 I.C. System, Inc., 444 Highway 96 East,
 Post Office Box 64794, St. Paul, MN 55164-0794
 14039891 EDI: JEFFERSONCAP.COM Dec 23 2016 01:48:00 Jefferson Capital Systems, PO Box 7999,
 Saint Cloud, MN 56302-9617
 14039893 EDI: RESURGENT.COM Dec 23 2016 01:48:00 LVNV Funding, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14111748 EDI: RESURGENT.COM Dec 23 2016 01:48:00 LVNV Funding, LLC its successors and assigns as,
 assignee of CR Evergreen II, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14039894 +EDI: TSYS2.COM Dec 23 2016 01:48:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999

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User: amaz
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14039895 +EDI: AIS.COM Dec 23 2016 01:48:00 Midland Funding, LLC, by American InfoSource LP,
PO Box 4457, Houston, TX 77210-4457
14039896 +EDI: AIS.COM Dec 23 2016 01:48:00 Midland Funding, LLC, by American InfoSource LP,
PO Box 248897, Oklahoma City, OK 73124-8897
14039897 +E-mail/Text: bknotice@ncmllc.com Dec 23 2016 02:05:41 National Capital Management, LLC,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
14041229 +EDI: OPHSUBSID.COM Dec 23 2016 01:48:00 OAK HARBOR CAPITAL III, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14039899 +EDI: OPHSUBSID.COM Dec 23 2016 01:48:00 Oak Harbor Capital II LLC,
c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14039902 EDI: PRA.COM Dec 23 2016 01:48:00 Portfolio Recovery Associates, 140 Corporate Boulevard,
Norfolk, VA 23502
14039903 +EDI: PRA.COM Dec 23 2016 01:48:00 PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
14052535 +EDI: PRA.COM Dec 23 2016 01:48:00 PRA Receivables Management,
As Agent of Portfolio Recovery Assocs., P.O. Box 12914, Norfolk, VA 23541-0914
14039904 +EDI: PRA.COM Dec 23 2016 01:48:00 Pra Receivables Management, LLC,
As Agent of Portfolio Recovery Assocs., P.O. Box 41067, Norfolk, VA 23541-1067
14039905 EDI: Q3G.COM Dec 23 2016 01:48:00 Quantum3 Group LLC, P.O. Box 788,
Kirkland, WA 98083-0788
14044738 EDI: Q3G.COM Dec 23 2016 01:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
14075078 EDI: BECKLEE.COM Dec 23 2016 01:48:00 STATE FARM BANK, C/O BECKETT AND LEE LLP, POB 3001,
MALVERN, PA 19355-0701
14039907 +EDI: SEARS.COM Dec 23 2016 01:48:00 Sears, Po Box 6189, Sioux Falls, SD 57117-6189
14039908 +EDI: STFM.COM Dec 23 2016 01:48:00 State Farm Financial Services, 3 State Farm Plaza,
Suite N-4, Bloomington, IL 61791-0002
14039909 +EDI: CITICORP.COM Dec 23 2016 01:48:00 Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
14039910 +EDI: WTRRNBNK.COM Dec 23 2016 01:48:00 Target, Po Box 673, Minneapolis, MN 55440-0673
14039911 +EDI: WFNNB.COM Dec 23 2016 01:48:00 WFCB/HSN, 995 West 122nd Avenue,
Westminster, CO 80234-3417
14039912 +EDI: WFNNB.COM Dec 23 2016 01:48:00 WFNNB/Sam Levin Inc., Po Box 29168,
Columbus, OH 43229-0168
14052510 EDI: ECAST.COM Dec 23 2016 01:48:00 eCAST Settlement Corp., Post Office Box 35480,
Newark, NJ 07193-5480

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Bridgeville
cr Chartiers Valley School District
aty* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
14052495* +Albert McGuire, 2049 Spring Hill Road, Pittsburgh, PA 15243-1464
14052496* +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
14052498* +Becket & Lee LLP, 16 General Warren Boulevard, Attn: Thomas E. Lee III,
Malvern, PA 19355-1245
14052499* +Bridgeville Borough, Chartiers Valley School District, C/O Central Tax Bureau of PA, Inc.,
10 Emerson Lane, Suite 804, Bridgeville, PA 15017-3461
14052500* +Burton Neil & Associates, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
14052503* +CBNA/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14052508* +CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
(address filed with court: Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374)
14052501* +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907
14052502* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083
14052504* +Chase, Po Box 15298, Wilmington, DE 19850-5298
14052505* +Chase-BP, Po Box 15298, Wilmington, DE 19850-5298
14052506* +Citgo, Po Box 6497, Sioux Falls, SD 57117-6497
14052507* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14052509* ECAST FOB HRS USA, Bass & Associates, P.C., 3936 E Ft Lowell Rd Ste 200,
Tucson, AZ 85712-1083
14052511* +First Source, 205 Bryant Woods South, Buffalo, NY 14228-3609
14052512* +GC Services Limited Partnership, Collection Agency Divison, 6330 Gulfton,
Houston, TX 77081-1108
14052513* +GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120,
Attn: Ramesh Singh, Miami, FL 33131-1605
14052514* GE Money Bank/JCPenney, Po Box 984100, El Paso, TX 79998
14052515* GE Money Bank/Lowes, Po Box 103065, Roswell, GA 30076
14052516* +GE Money Bank/QVC, Po Box 971402, El Paso, TX 79997-1402
14052518* +HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: HSBC/Bestbuy, Po Box 15519, Wilmington, DE 19850)
14052517* +HSBC BANK NEVADA, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,
Tucson, AZ 85712-1083
14052519* +HSBC/Boscovs, Po Box 4274, Reading, PA 19606-0674
14052520* +I.C. System, Inc., 444 Highway 96 East, Post Office Box 64794, St. Paul, MN 55164-0794
14052521* +Integrity Financial Partners, Inc., PO Box 11530, Overland Park, KS 66207-4230
14052522* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems, PO Box 7999,
Saint Cloud, MN 56302-9617)
14052523* Kohls/Capital One, N56 West 1700 Ridgewood Drive, Menomonee Falls, WI 53051

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***** BYPASSED RECIPIENTS (continued) *****

14052524* LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14052525* +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
14052526* +Midland Funding, LLC, by American InfoSource LP, PO Box 4457, Houston, TX 77210-4457
14052527* +Midland Funding, LLC, by American InfoSource LP, PO Box 248897,
Oklahoma City, OK 73124-8897
14052529* +NCO Financial Systems, Inc., PO Box 12100, Department 64, Trenton, NJ 08650-2100
14052528* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
14052530* +Oak Harbor Capital II LLC, c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,
Seattle, WA 98121-3132
14052532* +PNC Mortgage, 6 North Main Street, Dayton, OH 45402-1908
14052533* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, 140 Corporate Boulevard,
Norfolk, VA 23502)
14052534* +PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
14052531* +Patenaude & Felix, 213 East Main Street, Carnegie, PA 15106-2701
14052536* +Pra Receivables Management, LLC, As Agent of Portfolio Recovery Assocs., P.O. Box 41067,
Norfolk, VA 23541-1067
14052537* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
14052538* +Regional Adjustment Bureau, Inc., P.O. Box 2209, Addison, TX 75001-2209
14052539* +Sears, PO Box 6189, Sioux Falls, SD 57117-6189
14052540* +State Farm Financial Services, 3 State Farm Plaza, Suite N-4, Bloomington, IL 61791-0002
14052541* +Sunoco, PO Box 6497, Sioux Falls, SD 57117-6497
14052542* +Target, PO Box 673, Minneapolis, MN 55440-0673
14052543* +WFCB/HSN, 995 West 122nd Avenue, Westminster, CO 80234-3417
14052544* +WFNNB/Sam Levin Inc., PO Box 29168, Columbus, OH 43229-0168

TOTALS: 2, * 48, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Bridgeville jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com,
cnoroski@grblaw.com
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Rebecca S. McGuire ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Alan C. McGuire ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,
PA68@ecfcbis.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 11